

Caption in Compliance with D.N.J. LBR 9004-2(c)
51248
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Order Filed on June 15, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
FITZROYE H. ANDERSON
YALANDA C. SHIVERS-ANDERSON

Case No.: 20-13821

Adv. No.:

Hearing Date: 6-3-20

Judge: CMG

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO ALLY CAPITAL**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: June 15, 2020

A handwritten signature in cursive script, reading "Christine M. Gravelle".
Honorable Christine M. Gravelle
United States Bankruptcy Judge

Fitzroye and Yolanda Anderson

20-13821(CMG)

**Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make
Adequate Protection Payments to Ally Capital
Page 2**

This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Ally Capital, with the appearance of Herbert Raymond, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Ally Capital:** The trustee shall pay Ally Capital the sum of \$21,701.55 over 60 months (being the net loan balance of \$19,050.50 with interest at 5.25% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Ally Capital in the amount of \$190 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Ally Capital commencing in April of 2020.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Ally Capital until all counsel fees have been paid and regular distributions begin to be made to Ally Capital. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Ally Capital until the remaining counsel fees have been paid.
5. **Lien retention:** Ally shall retain its lien on debtors' vehicle until it has been paid in full through the plan by the debtors and the debtors complete the plan and receive a discharge.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Yolanda C Shivers-Anderson
Fitzroye H Anderson
Debtors

Case No. 20-13821-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db/jdb +Yolanda C Shivers-Anderson, Fitzroye H Anderson, 57 Ruskin Avenue,
Hamilton, NJ 08610-3714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Debtor Yolanda C Shivers-Anderson mail@njpalaw.com,
r56958@notify.bestcase.com
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Fitzroye H Anderson mail@njpalaw.com,
r56958@notify.bestcase.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7